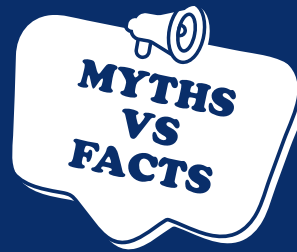


# FLOOD INSURANCE



**MYTH:** Flood insurance is only for homeowners.

**FACT:** Renters and business owners can also purchase flood insurance. Flood insurance protection is for homes, condominiums, apartments, non-residential buildings, commercial structures, and their contents.



**MYTH:** I don't need flood insurance.

**FACT:** Most policies do not cover flood damage. Flood insurance must be purchased separately to cover damage directly caused by flooding.



**MYTH:** Only those in high-risk flood zones should buy flood insurance.

**FACT:** Flooding can happen to anyone anywhere at any time. Your flood zone is only one factor in determining flood risk: recent construction, fire, breached dam, or oversaturated land can also lead to flooding.

